

Fill in this information to identify the case:

Debtor 1 Michael D. Geib

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1:19-bk-02366-HWV

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Secretary of Veteran's Affairs of Washington, D.C.,
Name of creditor: his Successors and/or Assigns c/o BSI Court claim no. (if known): 4-1
Financial Services

Last 4 digits of any number you use to
identify the debtor's account: 3 1 3 9

Date of payment change:
Must be at least 21 days after date of this notice 06/01/2021

New total payment: \$ 1,386.79
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 215.29 New escrow payment: \$ 563.13

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Michael D. Geib

First Name

Middle Name

Last Name

Case number (if known) 1:19-bk-02366-HWV**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile

Signature

Date 05/11/2021

Print:

D. Anthony Sottile

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

Sottile & Barile, LLC

Address

394 Wards Corner Road, Suite 180

Number

Street

Loveland

City

OH

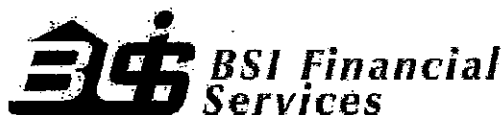
State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
800-327-7861
814-260-4159 Fax
www.bsifinancial.com

MICHAEL D GEIB
BRENDA GEIB
863 BURNT HOUSE RD
CARLISLE

PA 17015

YOUR LOAN NUMBER: [REDACTED]

DATE: 05/11/21

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - CORRECTION ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 06/21 THROUGH 05/22.

----- ANTICIPATED PAYMENTS FROM ESCROW - 06/21 THROUGH 05/22 -----
HOMEOWNERS INS 4047.55

TOTAL PAYMENTS FROM ESCROW 4047.55

MONTHLY PAYMENT TO ESCROW 337.29 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 06/21 THROUGH 05/22 -----
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED
ACTUAL STARTING BALANCE 1337.39 4047.55
JUN 21 337.29 1674.68 4384.84
JUL 21 337.29 4047.55 HOMEOWNERS I ALP -2035.58 RLP 674.58
AUG 21 337.29 -1698.29 1011.87
SEP 21 337.29 -1361.00 1349.16
OCT 21 337.29 -1023.71 1686.45
NOV 21 337.29 -686.42 2023.74
DEC 21 337.29 -349.13 2361.03
JAN 22 337.29 -11.84 2698.32
FEB 22 337.29 325.45 3035.61
MAR 22 337.29 662.74 3372.90
APR 22 337.29 1000.03 3710.19
MAY 22 337.29 1337.32 4047.48

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE

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(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -2710.16.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED
BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	823.66
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	337.29
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	225.84
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 06/01/21 1386.79
NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF
MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING
OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES
A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED
ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 674.58.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR
ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE
IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 674.58.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT
TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT
TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

03/18	322.16	04/18	322.16	05/18	9386.78	*
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

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BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In Re:

Case No. 1:19-bk-02366-HWV

Michael D. Geib

Chapter 13

Debtor.

Chief Judge Henry W. Van Eck

CERTIFICATE OF SERVICE

I certify that on May 11, 2021, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Craig A. Diehl, Debtor's Counsel
cdiehl@cadiehlaw.com

Michael A. Trimmer, Debtor's Counsel
mtrimmer@cadiehlaw.com

Jack N. Zaharopoulos, Chapter 13 Trustee
info@pamd13trustee.com

Office of the United States Trustee
ustpreion03.ha.ecf@usdoj.gov

I further certify that on May 11, 2021, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Michael D. Geib, Debtor
863 Burnt House Road
Carlisle, PA 17015

Dated: May 11, 2021

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com